

Information to identify the case:

Debtor 1 **Stephen A. Whinston**
First Name Middle Name Last Name
Debtor 2 **Joan L. Whinston**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **16-23305-JNP**

Social Security number or ITIN **xxx-xx-7857**
EIN **-----**
Social Security number or ITIN **xxx-xx-3806**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephen A. Whinston

Joan L. Whinston

2/3/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stephen A. Whinston
 Joan L. Whinston
 Debtors

Case No. 16-23305-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 35

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db/jdb +Stephen A. Whinston, Joan L. Whinston, 1401 Springdale Road, Apt. 314, Cherry Hill, NJ 08003-2772
 cr +MTGLQ INVESTORS, L.P., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 516282825 +CCMUA, 1645 Ferry Ave, Camden, NJ 08104-1360
 516282826 +Centennial Mill, 35 Alyce Ln, Voorhees, NJ 08043-4783
 516282828 +Cherry Hill Partners at Village Place, 1260 Stelton Rd, Piscataway, NJ 08854-5282
 516282833 +++++DITECH, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101)
 516282834 +++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101)
 516282832 +Delmarva Power And Pepco, Fka Atlantic City Electric, 5 Collins Dr Ste 2133, Penns Grove, NJ 08069-3600
 516282836 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 516282838 +Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823
 516282839 +Law Offices of Nona L. Ostrove, LLC, 1000 White Horse Road, Ste 703, Voorhees, NJ 08043-4413
 516282840 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516282844 +Powers Kirn, LLC, 728 Marne Highway, Ste 200, Moorestown, NJ 08057-3128
 516282846 +Revenue Recovery Corp, 7005 Middlebrook Pike, Po Box 50250, Knoxville, TN 37950-0250
 516282848 +Shellpoint Mortgage Se, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
 516282850 +State of New Jersey, PO Box 283, Trenton, NJ 08602-0283
 516282855 +Township of Cherry Hill, Tax Office, 820 Mercer St, Cherry Hill, NJ 08002-2638
 516282856 +Veripro Solutions, PO Box 3572, Coppell, TX 75019-9572

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Feb 03 2017 23:18:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 03 2017 23:37:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 03 2017 23:37:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516282823 +EDI: CINGMIDLAND.COM Feb 03 2017 23:18:00 AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
 516282821 +EDI: AMEREXPR.COM Feb 03 2017 23:13:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 516282829 EDI: CITICORP.COM Feb 03 2017 23:13:00 Citibank, 7920 NW 110th St, Kansas City, MO 64153
 516282824 +EDI: CAPITALONE.COM Feb 03 2017 23:13:00 Capital One/Boscovs, Capital One Retail Srvs, Po Box 30253, Salt Lake City, UT 84130-0253
 516282830 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Feb 03 2017 23:38:33 Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600
 516282831 +EDI: RCSFNBMARIN.COM Feb 03 2017 23:13:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
 516282835 +E-mail/Text: bknotice@erccollections.com Feb 03 2017 23:38:01 ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 516282837 EDI: IRS.COM Feb 03 2017 23:13:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
 516282842 EDI: PRA.COM Feb 03 2017 23:13:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
 516282845 +E-mail/Text: bankruptcy@pseg.com Feb 03 2017 23:37:17 PSEG Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
 516282847 +EDI: DRIV.COM Feb 03 2017 23:13:00 Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
 516282852 +EDI: RMSC.COM Feb 03 2017 23:13:00 Synchrony Bank/Care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 516282853 +EDI: CHRYSLER.COM Feb 03 2017 23:13:00 TD Auto Financial, Td Auto Finance, Po Box 551080, Jacksonville, FL 32255-1080
 516282854 +EDI: TDBANKNORTH.COM Feb 03 2017 23:13:00 Td Bank N.a., 32 Chestnut St, Lewiston, ME 04240-7799

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516282822* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 516282827* +Centennial Mill, 35 Alyce Ln, Voorhees, NJ 08043-4783
 516282841* +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516282843* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541)
 516282849* +Shellpoint Mortgage Se, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
 516282851* +State of New Jersey, PO Box 283, Trenton, NJ 08602-0283

District/off: 0312-1

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ Investors, L. P. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Lee Martin Perlman on behalf of Joint Debtor Joan L. Whinston ecf@newjerseybankruptcy.com, lmpcourt@gmail.com
Lee Martin Perlman on behalf of Debtor Stephen A. Whinston ecf@newjerseybankruptcy.com, lmpcourt@gmail.com
Michael Frederick Dingerdissen on behalf of Creditor MTGLQ INVESTORS, L.P., nj.bkecf@fedphe.com
Nona Ostrove on behalf of Creditor Centennial Mill by Del Webb Community Association, Inc. nostrove@ostrovelaw.com
Steven P. Kelly on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for VM Trust Series 3, a Delaware statutory trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com
William M.E. Powers, III on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for VM Trust Series 3, a Delaware statutory trust ecf@powerskirk.com

TOTAL: 8